

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Kathleen V REYNA

Debtor(s)

Case No. 15 B 00042

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/02/2015.
- 2) The plan was confirmed on 03/24/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/19/2015.
- 5) The case was Converted on 10/30/2015.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,500.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$3,500.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,555.29
Court Costs	\$0.00
Trustee Expenses & Compensation	\$125.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,680.29

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	123.00	NA	NA	0.00	0.00
AT&T Mobility II LLC	Unsecured	764.00	764.16	764.16	0.00	0.00
Barrington Orthopedic Specialists	Unsecured	589.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	182.00	236.35	236.35	0.00	0.00
Capital One Auto Finance	Unsecured	5,971.00	7,436.37	7,436.37	0.00	0.00
Capital One Auto Finance	Secured	4,996.00	4,996.41	4,996.41	0.00	0.00
Cavalry SPV I LLC	Unsecured	1,470.00	1,484.90	1,484.90	0.00	0.00
Cavalry SPV I LLC	Unsecured	1,993.00	2,287.34	2,287.34	0.00	0.00
Comenity Capital - GMSTOP	Unsecured	16.00	NA	NA	0.00	0.00
Comenity Capital Bank/Paypal Credit	Unsecured	197.00	1,390.83	1,390.83	0.00	0.00
Cook County Treasurer	Unsecured	NA	NA	NA	0.00	0.00
Cook County Treasurer	Secured	1,773.11	1,131.94	1,131.94	849.11	131.98
Cook County Treasurer	Secured	2,354.88	0.00	2,354.88	665.24	173.38
Creditors Discount & Audit Co.	Unsecured	370.00	NA	NA	0.00	0.00
Dr Mary T Pasciak MD	Unsecured	155.00	NA	NA	0.00	0.00
ESP Kruezer Cores, LLP	Unsecured	0.00	NA	NA	0.00	0.00
Illinois Bell Telephone Company	Unsecured	0.00	123.17	123.17	0.00	0.00
Illinois Collection	Unsecured	0.00	NA	NA	0.00	0.00
Keynote Consulting	Unsecured	0.00	589.00	589.00	0.00	0.00
Kohl's	Unsecured	98.00	NA	NA	0.00	0.00
Medical Business Bureau	Unsecured	100.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	89.00	NA	NA	0.00	0.00
Navient	Unsecured	2,589.00	NA	NA	0.00	0.00
NorthStar Credit Union	Secured	34,517.00	32,157.91	32,157.91	0.00	0.00
NorthStar Credit Union	Secured	184,659.00	149,539.80	149,539.80	0.00	0.00
Portfolio Recovery Associates	Unsecured	575.00	787.26	787.26	0.00	0.00
Quantum3 Group	Unsecured	92.00	114.35	114.35	0.00	0.00
St Alexius Medical Center	Unsecured	0.00	804.95	804.95	0.00	0.00
TD Bank USA NA	Unsecured	458.00	810.04	810.04	0.00	0.00
United States Dept Of Education	Unsecured	28,912.00	18,085.36	18,085.36	0.00	0.00
United States Dept Of Education	Unsecured	0.00	12,368.62	12,368.62	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$149,539.80	\$0.00	\$0.00
Mortgage Arrearage	\$32,157.91	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,996.41	\$0.00	\$0.00
All Other Secured	\$3,486.82	\$1,514.35	\$305.36
TOTAL SECURED:	\$190,180.94	\$1,514.35	\$305.36
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$47,282.70	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,680.29</u>	
Disbursements to Creditors	<u>\$1,819.71</u>	
TOTAL DISBURSEMENTS :		<u>\$3,500.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/14/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.